## An Open Letter to John A. McCall President New York Life Insurance Company

Every man who is now denying himself luxuries, comforts and even necessities, in order that, after his death, his family may enjoy comfort and safety-every such man should read Mr. Lawson's burning words in his open letters to John A. McCall, President of the New York Life Insurance Company, and to the public. Every woman who is depending on insurance for her support. Every one closely or remotely connected with life insurance should get the November number of Everybody's, read the full text of Mr. Lawson's letters (of which parts are quoted below) and send Mr. Lawson their proxies or add their names to the hundred thousand who have already written him.

To John A. McCall, President New York
Life insurance Co.

Siri It is time you are shown inpulating stock markets, and doing the things which will be proven lateriang be your countrymen, who, a month ago, helieved your countrymen, who, a month ago, helieved you to be a great and honorable man.

In spite of the terrible exposures of the past few weeks, \* \* in spite of the unveiling of the junglery, strating and corruption of your administration of the most scared trust that can be confided to man, you remain unconvinged of your fall and unpencitated by your shame, \* \* forgetting that the enemy against whom your maneuvers were directed was the American people, and that \* \* your character and reputation were as absolutely before the bar as though you had been indicted for sequestration of the funds of some dead friend's wife. \* \* You replied, not by balling ma to court the companies and sperse my honor in administration of the funds of several totake my against whom your maneuvers were directed was the American people, and that \* \* your character and reputation were as absolutely before the bar as though you had been indicted for sequestration of the funds of some dead friend's wife. \* \* You pave made yourself the custodian of the funds of some dead friend's wife. \* \* You replied not by balling ma to court there was a proper of the custodian of the funds of some dead friend's wife. \* \* You replied not by balling ma to court there was a proper of the custodian of the funds of some dead friend's wife. \* \* You replied not by balling ma to court the companies and later my motives in Chicago.

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You have made yourself the custodian of the funds of some dead friend's wife. \* \* You replied no

funds of some dead friend's wife. \* \* Tou have made yourself the custodian of these funds under sacred pledge of square dealing and honest administration. You have made yourself the national executor \* \* of the widow and the orphan. \* \* Hundreds of millions of dollars have been confided to you annually escores of millons of the nation have been turned into your coffers. \* \* \* charges, attacking my character, all at

The burden of all these documents, advertisements and addresses was: "Lawson is an unmitigated flar and scoundred, whose sole reason for attacking the insurance companies is that we refused him ing the acts that ing the acts that ing the acts that ing the past few

said it.

To-day the press of the world is devoting its space, news and editorial, to a rectual of the contemptible and helmous crimes of the New York Life and the Mutual Life Insurance Companies...not

company scores of millions more than

necessary.
2d. The policy holders have been rob-

2d. The policy holders have been robbed of hundreds of millions.

3d. The vast funds now on hand have been habitually used by the grafters now in centrol of them in the rankest kind of stock gambling.

4th. These funds have neen habitually used to corrupt the ballot-box and the lawmakers of the country.

I repeat, absolute proof of all this has been made public.

3d. A score of the thieves who have plundered policy holders in the past will be sent to prison.

4th. The future payments of policy holders will be larely cut down.

5th. The present swollen surplutes will be returned in large part to policy believe.

Beginning over a year ago, Everybody's Magazine has steadily attacked the legalized robbers of the business community, until the whole country has become keenly alive to the evil powers which we are struggling to destroy, and which have been in the way of President Roosevelt's "Square Deal for Every Man."

This destructive process must go on until the money of widows and orphans shall be safe; until beef trusts shall no longer control the food supplies; until the concentrated rottenness of many years shall be shaken out of the great businesses of our country; and until municipal, state and federal governments shall everywhere be clean

Charles Edward Russell, in his Foreword to his eloquent and constructive series on Man's Struggle for Equality, says: "In some way the Americans will find a cure for the evils that now beset and hamper them, as in old days they found a cure for monarchical despotism, and again for African slavery."

Lawson is helping. Russell is helping. Everybody's Magazine is helping. Let every man who has pity for the under-dog read what Mr. Russell has to say in his series beginning in Everybody's Magazine for November that he may learn, and think, and, when the time comes, act.

## A great magazine—Everybody's for November—for everybody. For everybody; that means you.

Everybody's Magazine 15 cents-\$1.50 a year. Just out. At Newsdealers or send \$1.50 for one year's subscription to The Ridgway-Thayer Company, New York.

We want special representatives in every county in the United States. Write for our special offer.

## NEWS GATHERED

Mrs. Gibbs Tells Sad Story of · Husband's Ill-Treat-

SENT TO THE GRAND JURY

Falls and Breaks Knee-Cap-The Elks Have Important

Mrs. Ada L. Gibbs. It was only after that Mrs. Glbbs appealed to the hand of the law to come to her protection She said that she did not want her husband punished, it was only protection for herself and her babes that she

sought.

Drink seems to have been at the bottom of the trouble, for Gibbs has been going home drunk every night nearly for the past three weeks. In his drunken stupor Gibbs often maltreated not only his wife but also the poor helpless little children. So bad did the trouble become that at one time neighbors of Mrs. Gibbs invited her into their home to save her from her husband's cruelty.

Gibbs was fined \$10 and costs and ordered to give \$250 bond for his good behavior for twelve months. Whether Gibbs will be able to raise the required sum seems to be doubtful.

Sent On to Grand Jury.

#### Sent On to Grand Jury.

Stover Tinsley, the thirteen-year-old white boy who stands charged with breaking into and entering the home of G. R. Lander, 313 Semmes Street with intent to steal, was held yesterday morning the standard of the standard property of the standard tent to steal, was held yesterday n ing by the Mayor in \$250 bond for November term of the grand jury. The principal evidence against the boy seem to be Mr. Lanton's best the boy seem to be Mr. Lanler's housekeeper, whe plaims to have seen his leaning over Mr Lanler's trunk. Breaks Knee Cap.

Mr. R. D. Greene, of 108 East Fifth Birset, suffered a rather serious and awkward accident in Richmond yesterday. He was attempting to board a car at the corner of Ninth and Main Streets, when he lost his footing and fell to the street. He was removed to his home in Manchester, where he was attended by pr. Broadnax. His knee was rather bedly injured, the knee cap having been shattered.

#### Personals and Briefs.

Miss Elizabeth Coles, of Fredericks-burs, and Miss Marguerite McCraw, of Jinton, N. C., who have been visiting Mrs. J. L. Owen and other friends in Manchester, have returned. Messrs. F. L. Call and L. A. Bowen, who were delegates to the State Council, Jr. O. U. A. M. from Liberty Council, have returned from Bristol. Mr. and Mrs. Edwin Brice, of Swans-bore, have returned from their wedding

tour and are now at home to their friends,
Mr. F. E. Gill has returned from Bristol, where he has been attending the State Council, of the Jr. C. U. A. M.
Augustine Royall and Company have sold the house and lot at Fifth and Hull Streets to Mr. Lewis P. Pleasants, Jr., for 464).
Mr. Reid Lipscomb, nephew of Captain Lipscomb, who was injured recently in the Southern shops, is out again.
The Ordinance Committee will meet next Thursday night at 723 o'clock, and the Buildings and Land Committee will meet on the same night at 8 o'clock.
Manchester Lodge of Elks will have a very important meeting next Monday night. The chief thing will be the election of a secretary.

#### Property Transfers.

Street, 354 feet west of Allen Avenue, \$1,-712.
Henrico: Nicholas Roncy and James W. Atkinson, and wives, to James M. Mills, 30 feet on east line of Mechanicsville Turnpike, just east of Richmond, \$180.
Same to same, 30 feet on east line of Mechanicsville Turnpike, \$180.
Same to Simon C. Mills, 30 feet on east line of Mechanicsville Turnpike, \$180.
Same to same 30 feet on east line of Mechanicsville Turnpike, \$180.
Irving S. Eubank and wife to Mary C. Fox. lots Nos, 22 and 23 in plan of Robin Park, \$500.
Charles Johnson's trustees to Laura

FOX. lots Nos. 22 and 23 in plan of Robin Park, \$500. Charles Johnson's trustees to Laura Johnson, same as reported from Rich-mond Chancery Court, Oct. 17, 1905.

# Tutt's Pils

BICK HEADACHE, cause the food to assimilate and nours ish the body, give keen appetite.

DEVELOP FLESH and solid muscle. Elegantly sugar

All Agree That Celebration in Honor of President Was Most Creditable

#### COST COMPARATIVELY SMALL

City Will Have to Spend Only About Eight Thousand. Citizens Far More.

R. Francione and wife to Clara Kuegele, 18-16 feet on east line of First Street, 18-16 feet on east line of First Street, 18-16 feet on east line of First Street, 19-16 feet north of Clay Street, 28-260.

John B. Gayle, special commissioner of George C. Fitzhugh, 25 feet on north line of Clay Street between Fourteenth and Fifteenth Streets, \$150.

Chewning and Rose's trustees and Sol. Cutchins and wife to F. M. Boxley, lots Nos, 7 and 8 in square E. plan of Ravenswood; 20 reet on south line of Thomas Sreet in Dinneon's addition; 150 feet on north line of Leigh Street, 166 feet west of Dinneon Street; 20 feet on north line of Ashland Street, 31 feet west of Roservolr Street; 146 feet on south line of Sycamore Street, and 114 feet on south line of Monteiro Street; 125 feet on east line of Mitchell Street, 125 feet on east line of Mitchell Street, 125 feet on east line of Mitchell Street, 182 south of Sycamore Street, and 114 feet on south line of York Street, southwest corner of North Avenue, Barton Heights, \$1,833.

Chewning and Rose's trustees to I. E. Chewning and Rose's trustees to I. E. Chewning and Rose's trustees to I. E.

southwest corner of North Avenue, Barton Highits, \$1,853.

Chewning and Rose's trustees to I. E. Charity and Joseph, John and Lem Ergieston, 13 1142 feet on west line of St. Paul Street, 13 1-12 feet north of Charity Street, 13 1-12 feet north of Charity Street, 13 1-12 feet north of Charity C. Y. Bargamin's trustees and C. Y. Bargamin and wife, to Julius A. Kindervater, 32 1-2 feet on north line of Cary Street between First and Second Streets, \$6,100.

Robert M. Kent, Jr., and wife to G. G. Worsham, 28 feet on south line of Grace Street, 364 feet west of Allen Avenue, \$1,-500.

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Robert M. Kent, Jr., and wife to G. G. Worsham, 28 feet on south line of Grace Street, 364 feet west of Allen Avenue, \$1,-500. of praise for all, there were no develop-ments yesterday folowing in the wake of the Roosevelt Day. The Hawes-Mills-Myers affair seems to have reached its limit already, and will in all likelihood now be dropped. Captain Mills issued orders which Captain Myers executed, and Colonel Hawes, realizing the force of military instructions, submitted with good grace. This was the view of the matter taken yesterday by the Howitzers' commander. It seems to, rest between commander. It seems to rest between he two fountain heads of authority—the chief marshal and the Mayor, 'Phe former made his statement and let the matter

chief marshal and the Mayor. The former made his statement and let the matter drop there; the latter, in the course of informing himself of the world's events, read this statement and also let the matter drop there, and there it will probably stay.

If the Mayor chooses to take no notice of an incident which called his authority into question, unquestionably nothing further will be said. When seen yesterday the Mayor emphtically indicated that this would be his course. He read the letter published by Capitain Myers and the statement attributing to him (McCarthy) a threat that he would place the officer under arrest and look him up if he interfered in any way with Colonel Hawes. His Honor seemed annoyed at the exploitation of what might appear as a disagrecable feature of the great day, but he was none the more disposed to talk.

"I have nothing at an to say," he repeated. "Just say again, if you want to

visit of President Roosevelt and am ready for the next business. You may add, if you want to say anything more, that I heartily thank the people of Richmond for their enthusiastic co-operation with the City Council in making the visit of President Roosevelt agreeable to him and creditable to the city.

#### Cost About \$8,000.

The entertainment of the President of the United States for seven hours cost the city about \$5,000. This estimate was rade last night by Captain W. H. Cur-tis, chairman of the Council Committee on Reception. The sum, surprisingly small considering the character of the demonstration made, will cover all offi-cial expenditures in connection with the

a meeting of the committee has been called for 5 o'clock Monday afternoon. The accounts will be taken up at that time and the bills will be presented to the Finance Committee at its meeting Monday night. Whether or not the Fi-

night by a member of the reception committee.

The \$8,000 represents, of course, only that portion of the expense to be borne by the city government and includes the luncheon, carriage hire and other details contained in the official programme. This, however, was but a part of the celebra-tion. The layish decorations made by citizens were very costly, and thousands ot business houses, large and small, closed that employes might be on the streets to see the President as he went by. It is difficult, if not quite impossible, to estimate the cost of everything, decorations, luncheon and all.

Everybody Pleased. General satisfaction prevails, If Richmond spent \$100,000 to entertain Mr. Roosevelt for seven hours of a day it was certainly not gruddingly silven, and would be gladly spent again to have hard would be grandy spent again to like it.

back. This was the sentiment expressed yesterday on all sides. The grandeur of the celebration was everywher? commented upon, and the officials generally came in for high praise. The most captious critic could discover but two things of which he might complain offsetly. which he might complain-firstly, ordinary effrontery of the pick-

### RICHARDS CASE GROWS STRONGER

(Continued from First Page.)

ards on the morning of the second Sunday in July going in the direction of and within a half mile of where Francis was shot on the 29th. He also stated that he saw Maurice Francis with Miss Gracie Link at the church on that day, Eddle Thompson saw Richards at church at Simpsons with Miss Link on the evening of the second Sunday in July. This was after Francis had left for his home in Roanoke. He saw Richards on the Thursday evening prior to the homicide hand Miss Link a note at her home, and they (the witness and Richards) went to prayer-meeting together.

Commonwealth's Attorney H. W. Simf ards on the morning of the second Sun-day in July going in the direction of and within a half mile of where Prancis was shot on the 29th. He also stated

Strong Evidence.

occasion seen him place the shot in a bottle but could not identify the bottle. Jasper Light, a deputy constable, testified as to going to the home of James Richards to arrest the prisoner on the following Saturday morning. He did not find him after calling at the Richards home. He stated that he heard Richards and his father in a thicket. He positively identified their volces but could not reach them before Richards had escaped. He noticed fresh tracks in a swamp leading from the thicket. The tracks he thought were like those he had found earlier in the morning from the scene of the shooting. He measured the strides in the cornfield near the shooting with a twine string. They were from four to six feet in length. He told of going again to Richards' home but failed to find him. The witness is a cousin of Miss Link. He was subjected to a most rigid cross-examination.

Funeral of Mr. Higgins.

anon, exemplifying the maily and Christian traits of him who had just gone to his long home. The bishop described the young man as "a good Catholle, a good Christian, always honest, upright and true." The Bishop also gave the last blessing to the dest.

tendence at the Cathedral. The MoGill Cathelic Union, of which Mr. Higgins a profusion of floral tributes, the casket being hidden by a mass of American Beauties. Dignity was added to the sad occasion by, the presence of Governor Montague with his wife.

The interment was at Mount Calvary,

The interment was at Mount Calvary, Vicar General Bowler conducting services at the grave, assisted by several priests, Many telegrams and letters of condolence were received from friends throughout the country, including those from Cardinal Gibbons, Archbishop Keane, Bishop Colton, of Buñalo; Bishop McDonnell, of Brooklyn, and M. O'Connell, rector of the Catholic University at Washington.

#### John Mallory. Mr. John Mallory, of the firm of W. R.

Mr. John Mallory, of the firm of W. R. Mallory and Son, leaf tobacconlsts, died at 8:45 o'clock yesterday morning at his home at 362 West Grace street.

Mr. Mallory had been ill for about a week, and the nature of the illness soon became so serious that small hopes were entertained of his recovery. About 4 o'clock yesterday morning the symptoms became alarming, and the family physician, Dr. H. W. Davis, was summoned. His wife and family were with him when the end came. the end came,
Mr. Mallory is survived by his wife

and three small children-Martha, six years old; Jack, three years old; and William, a baby not quite two years old. He also leaves his father and mother, Mr. and Mrs. W. R. Mallory, and an only sister, Mrs. Kate Lundy, of 5 West

Grace street.

The funeral will take place at 4 o'clock this afternoon from All Saints' church.

Mr. Mallory was forty-two years of Mr. Mailory was forty-two years of age, having been born in Petersburg. About thirty years ago the family moved to Richmond, and has lived here ever since. He received his education at the University of Virginia, and upon leaving

that institution entered the tobacco business with his father.

Eight years ago Mr. Mallory married Miss Irene Pleasants, daughter of Mr. George Pleasants, of Richmond.

For many years Mr. Mallory was con-nected with the Westmoreland Club.

Active-John L. Wingo, George M. Reid, William Talley, James A. Moncure, Charles W. Spicer, Harry W. Hazard, John Davis and Blaft Bolling.
Honorary-John W. Atkinson, Junius B. Mosby, William M. Hill, R. A. arring-

#### Mrs. William H. Rowland.

Mrs. William H. Rowland, eldest daughter of Mr. William Kirby, and wife of Mr. William Kirby, and wife of Mr. William H. Rowland, of Chester, Va., died at her father's home Friday night. Funeral services will be held at the house, No. 238 Walnut Street, to-morrow afternoon at three o'clock.
Mrs. Rowland leaves a bereaved family, consisting of a husband and six chidren. She had been in poor health for several months.

#### Miss Ruby Slemaker.

Miss Ruby Slemaker, daughter of Mr Charles and Mrs. Lula F. Slemaker, died in her parent's home, No. 719 North Twen-ty-fourth Street, at 11:15 A. M., October 19th. CHARLOTTESVILLE, VA., October 20 CHARLOTTESVILLE, VA. October 28.

-E. R. Porter, aged thirty-five, of West
Haven, Conn., a member of the Brotherhood of Railway Trainmen, died to-day
of typhoid pneumonia at Martha Jefferson Sanatorium. He was taken iil here

### one week ago while on his way home. His wife and two children survive.

William Musselman. (Special to The Times-Dispatch.)
FREDERICKSBURG, VA., October 20. Mr. William Musselnian, a well known young man of Falmouth, died at his home there last night of consumption, aged twenty-four years. He is

#### DEATHS.

MALLORY,—Died, at his residence, 302 W. Grace Street, Friday morning, October 20, 1905, JOHN MALLORY, Funeral from All Saints Church SAT-URDAY AFTERNOON at 4 o'clock.

ROWLAND,—Mrs. LENA KIRBY ROW, LAND, wife of Wm. H. Rowland, of Chester, Va., died at the home of her parents, Mr. and Mrs. Wm. Kirby, 208 Walnut Street, this city, October 19th. Funeral from the above number To-MORROW (Saturday) AFTERNOON at 3 o'clock, interment in Hollywood.

SLEMAKER,—Died, at the home of her parents, 719 N. Twenty-fourth Street, Thursday Oct. 19, 1905, at 11:15 P. M. RUBY SLEMAKER, beloved daughter of Charles J. and Lula F. Slemaker. Annapolis (M. D.) papers please copy.

#### RESOLUTIONS.

RESOLUTIONS.

Richmond, Va., Oct. 20, 1965.

Whereas, our Heavenly Pather has called hence the soul of our fellow-member, JOHN MALLORY; be it resolved—
First, That in his doath we must recognize the uncertainty of life, and that we bow with resignation to the will of "Him who save, and Him who taketh."

Second. That we wish to bear testimony to the virtues of him who has so long gone in and out amongst us, bearing with its "the heat and burden of the day," and it is proper that we should spread upon the minules of the books of this trade of which ho has been so long a member, the scaling of the regard in which he was head. Third, That we hereby tender the bear avoid family our deepest sympathies in this dark hour of their affilotion.

Fourth to the family and be published in the Richmond Times-Dispatch.

H. M. VAUGHAN.

S. W. TOMPKINS.

S. W. TOMPKINS.

Take No Substitute. serving until recently on the board of

Damaging Evidence. Damaging Evidence.

The testimony offered during the afternoon hearing was of the most damaging nature for the accused. The prosecution traced him from his home on the morning after the assassimation of Francis to Winston-Salem and back through the country sleeping in straw stacks, school houses, getting food from negro cobins and farmhouses until the capture at his home ten days after the tragedy.

Very unexpectedly to the defense the prosecution rested their case, it is expected that the trial will last another week.

#### OBITUARY.

The funeral of Mr. John R. Higgins, son of Mr. John M. Higgins, took place from